

State of Washington
Office of Insurance Commissioner

2003 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$171,712	13.83%	\$169,786	\$104,768	61.71%
2	Farmers Ins Co Of WA	21644	WA	\$132,585	10.68%	\$131,513	\$65,553	49.85%
3	Allstate Ins Co	19232	IL	\$86,835	6.99%	\$87,817	\$44,344	50.50%
4	Safeco Ins Co Of IL	39012	IL	\$79,617	6.41%	\$74,642	\$35,220	47.19%
5	Pemco Mut Ins Co	24341	WA	\$64,081	5.16%	\$62,392	\$29,783	47.74%
6	United Services Auto Assoc	25941	TX	\$39,323	3.17%	\$38,459	\$19,760	51.38%
7	Pemco Ins Co	18805	WA	\$32,914	2.65%	\$33,054	\$16,182	48.95%
8	USAA Cas Ins Co	25968	TX	\$29,345	2.36%	\$28,565	\$15,829	55.41%
9	Geico General Ins Co	35882	MD	\$28,286	2.28%	\$27,313	\$14,056	51.46%
10	Allstate Ind Co	19240	IL	\$25,970	2.09%	\$26,574	\$12,877	48.46%
11	Hartford Underwriters Ins Co	30104	CT	\$24,477	1.97%	\$24,615	\$11,727	47.64%
12	Mutual Of Enumclaw Ins Co	14761	WA	\$23,974	1.93%	\$25,122	\$11,557	46.00%
13	Progressive Max Ins Co	24279	OH	\$21,910	1.76%	\$16,612	\$8,285	49.88%
14	Mid-Century Ins Co	21687	CA	\$18,753	1.51%	\$18,393	\$10,421	56.66%
15	State Farm Fire And Cas Co	25143	IL	\$18,743	1.51%	\$18,772	\$14,381	76.61%
16	Nationwide Mut Ins Co	23787	OH	\$18,094	1.46%	\$18,128	\$7,761	42.81%
17	Allstate Prop & Cas Ins Co	17230	IL	\$17,103	1.38%	\$14,446	\$7,918	54.81%
18	Government Employees Ins Co	22063	MD	\$16,599	1.34%	\$16,191	\$8,101	50.04%
19	Liberty Mut Fire Ins Co	23035	MA	\$12,988	1.05%	\$12,310	\$6,731	54.68%
20	Unigard Ins Co	25747	WA	\$12,388	1.00%	\$12,830	\$6,704	52.25%
21	Progressive Northern Ins Co	38628	WI	\$12,255	0.99%	\$11,911	\$5,010	42.06%
22	Grange Ins Assn	22101	WA	\$12,158	0.98%	\$12,061	\$6,031	50.01%
23	Glens Falls Ins Co	34622	DE	\$12,057	0.97%	\$15,161	\$10,222	67.42%
24	Progressive American Ins Co	24252	FL	\$11,878	0.96%	\$12,569	\$6,015	47.86%
25	Country Mut Ins Co	20990	IL	\$11,417	0.92%	\$11,326	\$5,671	50.07%
26	Metropolitan Cas Ins Co	40169	RI	\$11,238	0.91%	\$10,712	\$5,446	50.84%
27	Geico Ind Co	22055	MD	\$10,495	0.85%	\$9,626	\$3,822	39.71%
28	Illinois Natl Ins Co	23817	IL	\$9,779	0.79%	\$10,213	\$5,460	53.46%
29	Safeco Ins Co Of Amer	24740	WA	\$9,708	0.78%	\$8,017	\$3,948	49.24%
30	North Pacific Ins Co	23892	OR	\$9,467	0.76%	\$9,553	\$4,208	44.05%
31	Progressive Preferred Ins Co	37834	OH	\$9,230	0.74%	\$8,692	\$4,466	51.38%
32	Progressive Northwestern Ins Co	42919	WA	\$8,283	0.67%	\$9,144	\$4,154	45.43%
33	Property & Cas Ins Co Of Hartford	34690	IN	\$8,113	0.65%	\$6,273	\$4,071	64.89%
34	Dairyland Ins Co	21164	WI	\$7,974	0.64%	\$7,823	\$3,993	51.04%
35	Financial Ind Co	19852	CA	\$7,945	0.64%	\$8,615	\$3,954	45.89%
36	Amica Mut Ins Co	19976	RI	\$7,761	0.63%	\$7,611	\$3,807	50.03%
37	Progressive Cas Ins Co	24260	OH	\$7,439	0.60%	\$8,634	\$4,733	54.82%
38	Nationwide Mut Fire Ins Co	23779	OH	\$7,142	0.58%	\$7,250	\$3,029	41.78%
39	Amex Assur Co	27928	IL	\$7,103	0.57%	\$6,692	\$4,036	60.32%
40	American Commerce Ins Co	19941	OH	\$6,866	0.55%	\$6,391	\$3,109	48.65%
All 198 Other Companies				\$177,397	14.29%	\$180,009	\$84,005	46.67%
Totals (Loss Ratio is average)				\$1,241,402	100.00%	\$1,225,816	\$631,145	51.49%

(1)Excluding all Loss Adjustment Expenses (LAE)